

S/N 10/724315

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	KASOWER	Examiner:	NGUYEN, TAN D
Serial No.:	10/724315	Group Art Unit:	3629
Filed:	November 26, 2003	Docket No.:	20168.0004USU1
Title:	METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT INFORMATION (as amended)		

CERTIFICATE OF TRANSMISSION

I hereby certify that the papers listed below are being transmitted by EFS Web to: Mail Stop: AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on May 5, 2008.

By: 

Name: Lauren Sindt

PRELIMINARY AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In connection with the above-identified application filed herewith, please enter the following preliminary amendment:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims that begins on page 3 of this paper.

Remarks begin on page 12 of this paper.